

## Feature Story

# Back into the fold

Although employers may fear saying the wrong thing, outreach by managers is key to return-to-work success for employees on disability.

BY ANDREA DAVIS

**K**elly Wilson is a return-to-work success story. In January 2009, her beloved father — the man she calls her best friend — became ill. He was in and out of the hospital several times before he died in July that year. The experience triggered severe anxiety in Wilson, an employee of Coca-Cola in Tulsa, Okla. When her dad died, “it was too much for me to handle. I couldn’t even put one foot in front of the other,” she recalls.

She valued her job, and didn’t want to lose it, but she was deeply embarrassed at having to go on short-term disability. “Here I was, off work for four months. I was ashamed about that,” she says. “I was ashamed I was under a psychiatrist’s care.”

Wilson credits her caseworker at Unum, Coca-Cola’s disability insurance carrier, with giving her the strength and courage to return to work. “She designed a plan for me. I told her my worries about what I’m going to need to come back to work versus what they’re going to expect from me,” she says.

Unum designed a program for Wilson that included a gradual return to full-time work over a three-week period. She started back four hours a day for four days and by the third week, was working 20 hours. Today, she’s back full-time

(SEE DISABILITY ON PAGE 36)

at her job as a customer service representative at Coca-Cola’s inbound call center, where she handles about 120 calls per day.

“My employer was wonderful; they kept me off the phones that first week so I could get up to speed on the training,” says Wilson, adding that her experience with Unum’s program increased her loyalty to her company. She believes more companies should implement return-to-work programs and educate their employees about them. “It’s a bridge between the company and yourself. It’s a safe place.”

According to Prudential’s Fifth Annual Study of Employee Benefits: Today & Beyond, almost half (45%) of plan sponsors say they are

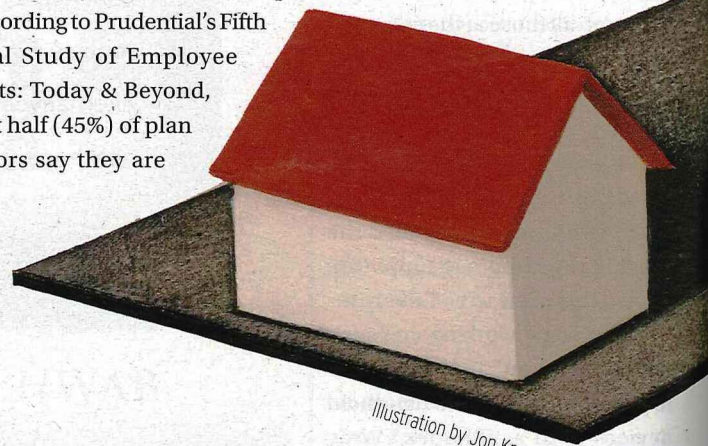


Illustration by Jon Krause







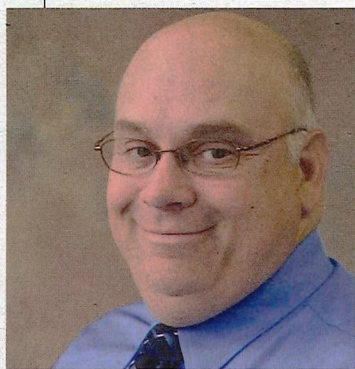
# Disability

(FROM PAGE 32)

“providing accommodations to assist employees in returning to work following a leave of absence, serious illness, or disability.” Most firms providing accommodations to assist employees in returning to work (66%) say this strategy has been successful in achieving the desired cost savings; 38% say it has been “highly successful.”

“You don’t want to bother them early on, but there is an appropriate time for a manager to reach out to the individual, and ask them how they’re doing,” says

**Mike Dunst**, assistant vice president of The Standard’s absence management program.



In a lean economic environment, companies really feel the pinch when their employees are not at work. And it’s well-established that the longer an employee is on disability leave, the less likely it is that they will return to work, partly because they get into a disabled mindset. So, it’s in everyone’s interest for employees to return to work as soon as it is safe for them to do so.

Dr. Glenn Pransky, M.D., and director of the Center for Disabil-

ity Research at the Liberty Mutual Institute for Safety, cites a study that was done about 10 years ago that showed one of the biggest fac-

tors influencing return-to-work was the immediate supervisor’s response.

“Controlling for all sorts of fac-

tors — severity of injury, job satisfaction, type of injury, dozens of factors — we found those people whose supervisors followed up

with them and sent the message ‘We want you back’ had shorter lengths of disability by a significant amount of time,” he says.

In a subsequent trial at a large food processing plant, Pransky and his team designed a two-hour training session for supervisors

that included some role playing to train the supervisors to respond in a positive way if someone came to them with news of an injury.

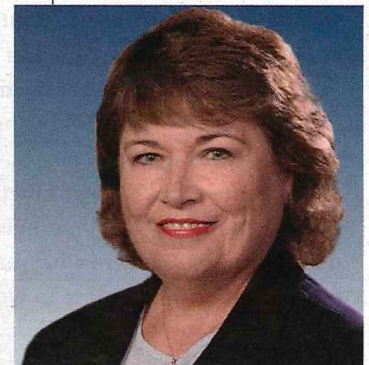
“What we found was the rate of reported work-related injury actually went up a little bit. People were more comfortable coming to their

supervisor and saying, ‘I’m hurt,’” he says. “However, the amount of lost time went way down. And we followed the data for a couple of years

and found that was a sustained effect. Overall, it accounted for about a 25% reduction in total lost days, which was a major impact.”

“ The average cost of assistive technology accommodations is less than \$500, according to Job Accommodation Network,” says

**Marge Savage**, director of absence management with The Hartford.



But there is growing reticence among supervisors and managers to reach out to employees who are off work on disability. Managers are concerned about breaching medical confidentiality, uncertain of what their role is in the process and reluctant to invade employees’ privacy.

“It’s definitely a fine line, but it’s important for employees to feel needed and to maintain a sense of connectedness with the employer,” says Kristin Tugman, director of Unum’s return-to-work program. “One of the biggest complaints I hear from employees is, ‘My coworkers or my manager never even called me once. And that makes me feel like they don’t even really care if I come back.’ A sense of dread and anxiety can build up [in the employee.]”

### Do’s and don’ts

To help managers and supervisors deal with what to say (and what not to say), *EBN* compiled the following tips with the help of (SEE DISABILITY ON PAGE 38)



# Disability

(FROM PAGE 37)

return-to-work experts.

1. Know your carrier. Check with prospective disability insurance carriers about how proactive and well-thought-out their disability strategy is. How proactive are they going to be with the claimant?

"You want a proactive company that is going to prepare them [employees] for going back to work," says Debra Conner, assistant vice president of life, health and disability claims with Sun Life.

2. Have a return-to-work program. "There are a number of studies that show that even if all you've got is a written policy about return-to-work, and you don't do much more than that, it has an impact because it sets the tone for how people respond," says Pransky.

3. Create a healthy, productive work environment. "Many managers don't understand that they're a big reason employees do or don't come to work," says

It's definitely a fine line, but it's important for employees to feel needed and to maintain a sense of connectedness with the employer," says **Kristin Tugman**, director of Unum's return-to-work program.



Kimberly Mashburn, vice president of disability management at Prudential Group Insurance. "Absence and attendance are really driven by subjective feelings about the manager and about the work environment. Know your management style, make expectations clear, communicate openly and acknowledge good work."

4. Have clear job descriptions. "When you're trying to get somebody back to work, [make sure] you're able to communicate with your disability carrier and the physician about what the person should be able to do," says Mashburn. "Often the employee has a different perspective on what their job is than the manager does."

Job descriptions should include details on transitional work for that position.

## Stay in touch

5. Reach out to the employee. A survey by The Hartford of full-time workers found that only 35% of workers who experienced a disability said their employer stayed in touch during the leave.

Pransky cites a study of employees who had hired legal counsel in workers' compensation cases. One of the questions asked the employees what their main reason was for hiring an attorney. "The answer was 'because no one communicated with me,'" he says.

Every organization is different in terms of how they interact with their employees. "You don't want to bother the individual if they've just gone off on disability leave and you know they're going to be off for some time. But there does reach a point of stabilization," says Mike Dunst, assistant vice president of The Standard's absence management program. "You don't want to bother them [the employee] early on, but there is an appropriate time for a manager to reach out to the individual and ask them how they're doing."

When having that conversation, steer clear of asking anything about the diagnosis or health information. "But that doesn't mean you can't say, 'How are you feeling?' Or, 'Have you and your doctor talked about return-to-work yet?' Or, 'Tell your doctor we have a return-to-work program that can make accommodations or modifications if you need them,'" says Paula Aznavoorian-Darry, group benefits vocational services program manager for Liberty Mutual. "You can avoid those diagnosis and treatment plan questions very easily and still have an effective communication with

## Survey: Recession fueled drop in claims

Employers received an unexpected, but welcome, fallout from the economic recession – fewer short- and long-term disability claims and lower short-term disability costs per claim, according to a report by the National Business Group on Health.

But it wasn't all good news, as long-term disability costs jumped 25%.

The Employer Measure of Productivity, Absence and Quality annual survey found that the incidence for STD claims declined 17.3% from 8.1 claims per 100 covered employees in 2008 to 6.7 claims per 100 covered employees in 2009. LTD claims, meanwhile, dropped 26% from 4.6 claims per 1,000 employees in 2008 to 3.4 in 2009.

The EMPAQ survey also found that STD costs declined 15.9% from \$343 per employee in 2008 to \$296 per employee in 2009. LTD costs, however, jumped by more than 25% from \$10,507 per claim in 2008 to \$13,226 per claim in 2009.

The EMPAQ annual survey is based on responses from 648 large and midsized U.S. companies.

"When the recession began, many employers anticipated their short-term disability claims would increase. When employees experience anxiety regarding impending workforce reductions, their subsequent behavior often causes employers to feel the impact in their benefit plans," says Helen Darling, president and CEO of the NBGH. "However, this recession appears to have caused a somewhat opposite effect, with decreases in claims in 2009. The collapse of the housing market and the unemployment picture may have caused employees to delay taking time off from work, especially for elective medical procedures."

The survey also provides results on other employer absence programs, including Family and Medical Leave Act claims. Employers reported a median annual incidence for FMLA claims of 14.9 per 100 covered employees in 2009, an increase from 12.5 in 2008. The report notes that for a large employer, an increase in the number of FMLA claims from one year to the next can have a substantial impact on productivity and its bottom line, something particularly hard to absorb in a down economy.

The incidence of workers' compensation claims, meanwhile, declined to 2.6 per 100 employees in 2009, compared to 3.7 in 2008.

For more information, visit [www.empaq.org](http://www.empaq.org).

that employee."

Some employees may want to continue receiving company or departmental newsletters.

"A lot of times, employees are thrilled to get a call from someone, to know they're not forgotten about," says Aznavoorian-Darry. "Employees can start thinking, 'They're mad at me; they're not going to take me back because I've filed a claim,' so reaching out and keeping them engaged does a world of good for them emotionally."

6. Remind employees about the employee assistance program. Returning to work can be a stressful and challenging time for employees. A MetLife study conducted last year showed that six out of 10 employees who were on non-workers' compensation disability found return-to-

work a challenge. "They might be dealing with issues they don't feel comfortable talking to their managers about, so we suggest managers remind employees about the EAP," says Paul Taylor, vice president, group disability products, MetLife.

7. Don't assume accommodations will be costly. "The average cost of assistive technology accommodations is less than \$500, according to Job Accommodation Network," says Marge Savage, director of absence management with The Hartford.

8. Don't allow transitional assignments to continue indefinitely. Set clear expectations of time frames. "If an employee is unable to return to his or her permanent job in a time frame consistent with evidence-based guidelines, there are probably underlying issues that need to be addressed," says Mashburn. —A.D.